

WEST Search History

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DATE: Friday, June 04, 2004

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		<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI; PLUR=YES; OP=ADJ</i>	
<input type="checkbox"/>	L1	(payment adj4 terminal) same (billing adj2 data) same (transmit?)	0
		<i>DB=USPT,EPAB,JPAB; PLUR=YES; OP=ADJ</i>	
<input type="checkbox"/>	L2	(payment adj4 terminal) same (billing adj2 data) same (transmit\$5)	0
		<i>DB=PGPB,USPT,USOC,EPAB,JPAB; PLUR=YES; OP=ADJ</i>	
<input type="checkbox"/>	L3	(payment adj4 terminal) same (billing adj2 data) same (transmit\$5)	1
		<i>DB=USPT,EPAB,JPAB; PLUR=YES; OP=ADJ</i>	
<input type="checkbox"/>	L4	(user near4 (device or terminal)) same (billing adj2 data) same (transmit\$5)	
<input type="checkbox"/>	L5	(network same funds same transfer?) same (terminal) same (transmit\$3 or communicat\$3) same (billing or transaction or payment)	

END OF SEARCH HISTORY

reviewed pertinent references (abstract)

6-4-04

[Help](#)

Basic Search	Advanced Search	Topic Guide	Publication Search	Marked List : 0 articles	Interface language: English
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Databases selected: Multiple databases...

[What's New](#)

Advanced Search

Tools: [Search Tips](#) [Browse Topics](#)

electronic?	Citation and article text
AND <input checked="" type="checkbox"/> payment	Citation and article text
AND <input checked="" type="checkbox"/> direct	Citation and article text

[Add a row](#) | [Remove a row](#)

[Search](#) [Clear](#)

Database: [Multiple databases...](#) [Select multiple databases](#)

Date range: [Before this date...](#) 09/01/1996 [About](#)

Limit results to: Full text articles only [About](#)

Scholarly journals, including peer-reviewed [About](#)

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Help



Databases selected: Multiple databases...

[What's New](#)

Results

reviewed abstracts and titles
6-4-94

- 21 articles found for: (electronic?) AND (payment) AND (direct) AND PDN(<9/1/1996)

[All sources](#) [Scholarly Journals](#) [Magazines](#) [Trade Publications](#) [Newspapers](#)

[Mark / Clear all on page](#) | [View marked articles](#) [Full text articles only](#) Sort results by: [Most recent articles first](#)

1. **Argos unveils plans for Dutch drive as interim sales soar**
Paul Durman. *The Times*. London (UK): Aug 20, 1996. p. 1
 [Full text](#) [Citation](#)
2. **Digital cash? Don't bank on consumers accepting idea quickly // Fewer than half of Americans use direct deposit; less than 2 percent of bills are paid electronically. Still, financial institutions insist that the time is ripe for digital cash.: [METRO Edition]**
Jonathan Gau, Staff Writer. *Star*. Apr 21, 1996. p. 01.A
 [Full text](#) [Abstract](#)
3. **Mailees strike back: [FINAL Edition]**
USA TODAY (pre-1997 Fulltext). McLean, Va.: Feb 8, 1996. p. 10.A
 [Full text](#) [Abstract](#)
4. **SHOP AT HOME - WITHOUT TURNING ON THE TELEVISION: [FINAL Edition]**
ELAINE GOSS. *Seattle Times*. Seattle, Wash.: Dec 17, 1995. p. L.2
 [Full text](#) [Abstract](#)
5. **The dilemma of growth**
Montagu-Pollock, Matthew, Hoon, Lim Siong. *Asiamoney*. London: Sep 1995. p. 3 (4 pages)
 [Full text](#) [Abstract](#)
6. **Toshiba aims for more of Japanese PC market peddling U.S. hardware: [ONE STAR Edition 1]**
Times Union. Albany, N.Y.: Aug 16, 1995. p. D.8
 [Full text](#) [Abstract](#)
7. **Toshiba aims for more of Japanese PC market peddling U.S. hardware: [ONE STAR Edition]**
Times Union. Albany, N.Y.: Aug 16, 1995. p. D.8
 [Full text](#) [Abstract](#)
8. **Lifetime jobs: End of an era? // High unemployment, sour economy jeopardize Japan's workers: [FINAL Edition]**
James Cox, Mark Schilling. *USA TODAY* (pre-1997 Fulltext). McLean, Va.: Jun 9, 1995. p. 04.B
 [Full text](#) [Citation](#)
9. **NOTES ON THE INFOBAHN: ADP Positioned to Control Funds at Point of Payroll**
RICHARD K. CRONE. *American Banker* (pre-1997 Fulltext). New York, N.Y.: Jan 9, 1995. Vol. 160,

Iss. 5; p. 6A

 [Full text](#) [Abstract](#) 10. **Comparison shopper**

Stewart, Doug. Inc. Boston: Winter 1994. Vol. 15, Iss. 12; p. 22 (5 pages)

 [Full text](#) [Page Image - PDF](#) [Abstract](#)

1-10 of 21

< First | < Previous 1 2 3 Next >

Results per page: **Advanced Search**Tools: [Search Tips](#) [Browse Topics](#) [2 Recent Searches](#)

electronic?	<input type="checkbox"/> Citation and article text
AND <input type="checkbox"/> payment	<input type="checkbox"/> Citation and article text
AND <input type="checkbox"/> direct	<input type="checkbox"/> Citation and article text

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<input type="checkbox"/> Basic Search	<input type="checkbox"/> Advanced Search	<input type="checkbox"/> Topic Guide	<input type="checkbox"/> Publication Search	Marked List: 0 articles	Interface language: English
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Databases selected: Multiple databases...

[What's New](#)

Results

- 2 articles found for: (payment) W/3 ((device or phone or terminal)) AND (direct?) AND ((merchant or payee or vendor or biller)) AND (credit?) AND PDN(<9/1/1996)

All sources Scholarly Journals Trade Publications

[Mark / Clear all on page](#) | [View marked articles](#) [Full text articles only](#) Sort results by: [Most recent articles first](#)

1. [Book fulfillment: Technology for tall orders](#)
Prester, Beth. Association Management. Washington: Jul 1993. Vol. 45, Iss. 7; p. 48 (7 pages)
[Full text](#) [Page Image - PDF](#) [Abstract](#)
-
2. [Non-Cash Alternatives and Money Laundering: An American Model for Canadian Consumers' Protection](#)
Samuel, Margaret. American Business Law Journal. Austin: Sep 1992. Vol. 30, Iss. 2; p. 169 (54 pages)
[Full text](#) [Abstract](#)

1-2 of 2

Results per page: [10](#)

Advanced Search

Tools: [Search Tips](#) [Browse Topics](#) [5 Recent Searches](#)

payment	Citation and article text
WITHIN 3 <input type="checkbox"/> (device or phone or terminal)	Citation and article text
AND <input type="checkbox"/> direct?	Citation and article text
AND <input type="checkbox"/> (merchant or payee or vendor or biller)	Citation and article text
AND <input type="checkbox"/> credit?	Citation and article text

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File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2004/Jun 04
 (c) 2004 The Gale Group
File 476:Financial Times Fulltext 1982-2004/Jun 04
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File 610:Business Wire 1999-2004/Jun 04
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File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
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 (c) 2004 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
File 634:San Jose Mercury Jun 1985-2004/Jun 03
 (c) 2004 San Jose Mercury News
File 148:Gale Group Trade & Industry DB 1976-2004/Jun 04
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File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
 (c) 2003 EBSCO Pub.
File 474:New York Times Abs 1969-2004/Jun 03
 (c) 2004 The New York Times
File 475:Wall Street Journal Abs 1973-2004/Jun 03
 (c) 2004 The New York Times
File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Apr
 (c) 2004 The HW Wilson Co.
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 (c) 2004 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20040527,UT=20040520
 (c) 2004 WIPO/Univentio
File 347:JAPIO Nov 1976-2004/Jan(Updated 040506)
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Set	Items	Description
S1	14928	((TERMINAL OR DEVICE OR HANDHELD) (5N) (USER OR CUSTOMER OR

S2 BUYER OR CONSUMER OR PURCHASER)) (S) (BILL OR ORDER)
231737 (PERSONAL OR USER OR CUSTOMER OR CONSUMER OR INDIVIDUAL OR
PURCHASER) (5N) (TERMINAL OR PHONE OR (DIGITAL (1W) ASSISTANT-
))
S3 4534 (PAY OR PAID OR PAYMENT) (10N) S2
S4 1345 S2 AND (RECEIV? OR TRANSMIT? OR SEND?) (5N) (BILL? OR TRANS-
ACTION) (S) S2
S5 10409 ((TRANSMIT? OR SEND? OR COMMUNICAT?) (5N) (BILL? OR TRANS-
CTION)) (10N) (INSTITUTE OR PROVIDER OR CREDIT OR BANK)
S6 212 S5 AND S4
S7 194 RD 96 (unique items)
S8 35 S7 AND PY<1997

reviewed all references for key elements of
the application claims. 6-4-04